

II. REMARKS

The Examiner is requested to enter the amendment and reconsider the application. It is believed that no new matter has been added.

In the Office Action, claims 1-4, 7, 8, 11, 38, 39, 42, 43, and 45-54 have been rejected pursuant to 35 U.S.C. Sec. 102. The Examiner contends that Sullivan anticipates these claims for reasons more particularly set out in the Office Action.

In the Office Action, claims 27, 36, 40, and 41 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Petit, renders these claims obvious for reasons more particularly set out in the Office Action.

In the Office Action, claims 5, 6, 9, 10, 12-26, 28-35, and 44 have been rejected pursuant to 35 U.S.C. Sec. 103(a). The Examiner contends that Sullivan, in view of Official Notice, renders these claims obvious for reasons more particularly set out in the Office Action.

In response, the rejections are respectfully traversed as not being made out prima facie, but it is believed that the foregoing amendment renders the debate moot and places the application in condition for allowance. The cited art does not mention external residential mortgage expense. Favorable consideration, and if an allowance is not forthcoming, an interview is respectfully requested.

With respect to the present application, the Applicant hereby rescinds any disclaimer of the scope made in any parent application or any predecessor or related application. The Examiner is advised that any previous disclaimer, if any, and the prior art that it was made to avoid, may need to be revisited. Nor should a disclaimer, if any, in the present application be read back into any predecessor or related application.

III. CONCLUSION

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefore.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,



Date: March 3, 2009

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